

Information to identify the case:

Debtor 1	Geronimo Graciano	Social Security number or ITIN	xxx-xx-9583
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-28733-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Geronimo Graciano

1/17/25

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Geronimo Graciano
Debtor

Case No. 19-28733-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 17, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2025:

Recip ID	Recipient Name and Address
db	+ Geronimo Graciano, 49 Summer Avenue, Dover, NJ 07801-5419
518491733	+ Elena M. Rodriguez-Martinez, 49 Summer Avenue, Dover, NJ 07801-5419
518611872	+ Pingora Loan Servicing, LLC, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, West Orange, NJ 07052-5460

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 17 2025 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 17 2025 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 17 2025 21:05:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
cr	+ EDI: PRA.COM	Jan 18 2025 01:36:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ EDI: WFFC	Jan 18 2025 01:36:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
518491725	EDI: SYNC	Jan 18 2025 01:36:00	AEO/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
518510184	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 17 2025 21:05:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518491727	+ Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 21:06:34	American Express, PO Box 1270, Newark, NJ 07101-1270
518570076	Email/PDF: bncnotices@becket-lee.com	Jan 17 2025 22:07:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518491728	+ EDI: CAPITALONE.COM	Jan 18 2025 01:36:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
518491729	+ EDI: CAPITALONE.COM	Jan 18 2025 01:36:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518563960	+ EDI: AIS.COM	Jan 18 2025 01:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518491730	EDI: CITICORP	Jan 18 2025 01:36:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
518491731	EDI: CITICORP		

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User: admin

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		Jan 18 2025 01:36:00	Citi Cards, PO Box 9001016, Louisville, KY 40290-1016
518607842	EDI: CITICORP	Jan 18 2025 01:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518610149	EDI: Q3G.COM	Jan 18 2025 01:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518491732	EDI: DISCOVER	Jan 18 2025 01:36:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518500207	EDI: DISCOVER	Jan 18 2025 01:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518491734	Email/Text: servicingmailhub@flagstar.com	Jan 17 2025 21:05:00	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
519076208	Email/Text: Bankruptcy@Freedommortgage.com	Jan 17 2025 21:02:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519076207	Email/Text: Bankruptcy@Freedommortgage.com	Jan 17 2025 21:02:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
518491738	Email/Text: sb_jira_integration@happymoney.com	Jan 17 2025 21:01:00	Payoff, Inc., 3200 Park Center Drive, Suite 800, Costa Mesa, CA 92626
518491735	EDI: CITICORP	Jan 18 2025 01:36:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518491736	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jan 17 2025 21:05:00	Honda Financial Services, PO Box 7003, Holyoke, MA 01041-7003
518598845	EDI: JEFFERSONCAP.COM	Jan 18 2025 01:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518599132	EDI: JEFFERSONCAP.COM	Jan 18 2025 01:36:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302
518491726	EDI: JPMORGANCHASE	Jan 18 2025 01:36:00	Amazon Prime, PO Box 15123, Wilmington, DE 19850-5123
518538757	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 17 2025 21:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518491737	+ EDI: CITICORP	Jan 18 2025 01:36:00	Macys Card, PO Box 8113, Mason, OH 45040-8113
518590072	EDI: PRA.COM	Jan 18 2025 01:36:00	Portfolio Recovery Associates, LLC, c/o Up, POB 41067, Norfolk VA 23541
518613494	^ MEBN	Jan 17 2025 20:52:09	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
518493619	^ MEBN	Jan 17 2025 20:54:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518602064	+ EDI: AIS.COM	Jan 18 2025 01:36:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518491739	EDI: WFFC2	Jan 18 2025 01:36:00	Wells Fargo Auto, PO Box 17900, Denver, CO 80217-0900
518569762	+ EDI: WFFC2	Jan 18 2025 01:36:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	FREEDOM MORTGAGE CORPORATION, 10500 kincaid Dr., Fishers, IN 46037-9764
518570079	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2025 at the address(es) listed below:

Name	Email Address
David C Russo	on behalf of Debtor Geronimo Graciano attorneydavidrusso@gmail.com deannabuss@gmail.com;russodr84994@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Pingora Loan Servicing LLC dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmil@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9